

Form 148 – ntedsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 25-10245-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kevin Patrick Carmichael
266 Seton Hall Drive
Paramus, NJ 07652

Social Security No.:

xxx-xx-1836

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 3/31/25.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: March 31, 2025

JAN: zlh

Jeanne Naughton
Clerk

In re:
Kevin Patrick Carmichael
Debtor

Case No. 25-10245-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 31, 2025

User: admin
Form ID: 148

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2025:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | + Kevin Patrick Carmichael, 266 Seton Hall Drive, Paramus, NJ 07652-5648 |
| 520508100 | + PSE&G Bankruptcy Department, PO Box 14444, New Brunswick, NJ 08906-4444 |
| 520508097 | + Port Authority New York and New Jersey, Violations Processing Center, PO Box 15186, Albany, NY 12212-5186 |
| 520508104 | + STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Mar 31 2025 21:37:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Mar 31 2025 21:37:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + EDI: AISACG.COM | Apr 01 2025 01:07:00 | CAPITAL ONE AUTO FINANCE, A DIVISION OF CAPITAL ON, 4515 N SANTA FE AVE, OKLAHOMA CITY, OK 73118-7901 |
| 520508085 | + Email/PDF: AffirmBKNotifications@resurgent.com | Mar 31 2025 21:43:32 | Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716 |
| 520549777 | Email/PDF: bncnotices@becket-lee.com | Mar 31 2025 21:43:09 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 520508086 | + Email/PDF: bncnotices@becket-lee.com | Mar 31 2025 21:54:03 | Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535 |
| 520508087 | + EDI: CAPITALONE.COM | Apr 01 2025 01:07:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 520508088 | + EDI: CAPONEAUTO.COM | Apr 01 2025 01:07:00 | Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302 |
| 520512114 | + EDI: AISACG.COM | Apr 01 2025 01:07:00 | Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 520592372 | EDI: CITICORP | Apr 01 2025 01:07:00 | Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 520508089 | + EDI: CITICORP | Apr 01 2025 01:07:00 | Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040 |
| 520508090 | + Email/PDF: creditonebknofications@resurgent.com | Mar 31 2025 21:42:34 | Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273 |
| 520508091 | Email/Text: BNBLAZE@capitalsvcs.com | | |

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|-----------|---|----------------------|--|
| | | Mar 31 2025 21:36:00 | First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117 |
| 520591691 | Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Mar 31 2025 21:37:00 | Federal Home Loan Mortgage Corporation, at. el, c/o Select Portfolio Servicing, Inc, P.O. Box 65250, Salt Lake City UT 84165-0250 |
| 520508092 | + Email/Text: galaxybk@galaxyllc.net | Mar 31 2025 21:36:00 | Galaxy International, 4730 South Ft Apache Rd Ste 300, Las Vegas, NV 89147-7947 |
| 520508093 | + Email/Text: GSBankElectronicBankruptcyNotice@gs.com | Mar 31 2025 21:36:00 | Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379 |
| 520508094 | EDI: IRS.COM | Apr 01 2025 01:07:00 | Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346 |
| 520545483 | + Email/Text: RASEBN@raslg.com | Mar 31 2025 21:36:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 520508095 | + EDI: JPMORGANCHASE | Apr 01 2025 01:07:00 | Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774 |
| 520563294 | Email/Text: bankruptcy@thruway.ny.gov | Mar 31 2025 21:37:00 | NYS Thruway Authority, 200 Southern Blvd, PO Box 189, Albany, NY 12201 |
| 520508096 | + Email/Text: netcreditbnc@enova.com | Mar 31 2025 21:37:06 | Netcredit/rb, Attn: Bankruptcy Dept, 175 W Jackson Blvd, Ste 1000, Chicago, IL 60604-2863 |
| 520508098 | EDI: PRA.COM | Apr 01 2025 01:07:00 | Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502 |
| 520591936 | EDI: PRA.COM | Apr 01 2025 01:07:00 | Portfolio Recovery Associates, LLC, c/o Neiman Marcus, POB 41067, Norfolk VA 23541 |
| 520575827 | EDI: PRA.COM | Apr 01 2025 01:07:00 | Portfolio Recovery Associates, LLC, c/o Paypal Credit, POB 41067, Norfolk VA 23541 |
| 520508099 | + Email/Text: Triage_Bankruptcy_Notices@progressive.com | Mar 31 2025 21:36:00 | Progressive, PO Box 31260, Tampa, FL 33631-3260 |
| 520562435 | EDI: Q3G.COM | Apr 01 2025 01:07:00 | Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 520548150 | EDI: Q3G.COM | Apr 01 2025 01:07:00 | Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 520508101 | Email/Text: lawfirmTX@RAUSCHSTURM.com | Mar 31 2025 21:36:00 | Rausch Sturm LLP, 300 N. Executive Dr, Ste 200, Brookfield, WI 53005 |
| 520508102 | ^ MEBN | Mar 31 2025 21:32:31 | Receivable Management Services. LLC, Attn: Bankruptcy, 240 Emery Street, Bethlehem, PA 18015-1980 |
| 520508103 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Mar 31 2025 21:37:00 | Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250 |
| 520508105 | + Email/Text: bankruptcy@sunrisecreditservices.com | Mar 31 2025 21:36:00 | Sunrise Credit Services, Inc., Attn: Bankruptcy, Po Box 9004, Melville, NY 11747-9004 |
| 520508106 | + EDI: SYNC | Apr 01 2025 01:07:00 | Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 520592788 | Email/Text: bankruptcy@mtabt.org | Mar 31 2025 21:37:00 | Triborough Bridge and Tunnel Authority, TBTA Toll Group,, 2 Broadway, 24th Floor, New York, NY 10004 |
| 520508107 | ^ MEBN | Mar 31 2025 21:33:53 | Toyota Financial Services, Attn: Bankruptcy, Po Box 259004, Plano, TX 75025-9004 |
| 520554360 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | Mar 31 2025 21:36:00 | Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |

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520591794

+ EDI: AIS.COM

Apr 01 2025 01:07:00

Verizon, by AIS InfoSource LP as agent, 4515 N
Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2025 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| Denise E. Carlon | on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Lee Martin Perlman | on behalf of Debtor Kevin Patrick Carmichael ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 4